

Local Form 3015-1 (1/22)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

**Tyna Frances Williams**Case No. **24-42375**CHAPTER 13 PLAN ☒ ModifiedDated: **April 23, 2025**

Debtor.

In a joint case, debtor means debtors in this plan.

**Part 1. NOTICE OF NONSTANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY INTEREST AVOIDANCE: Debtor must check the appropriate boxes below to state whether or not the plan includes each of the following items:**

1.1	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a security interest or lien, set out in Part 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 16	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

**Part 2. DEBTOR'S PAYMENTS TO TRUSTEE: The initial plan payment is due not later than 30 days after the order for relief, unless the court orders otherwise.**2.1 As of the date of this plan, the debtor has paid the trustee \$ **875.00** .

2.2 After the date of this plan, the debtor will pay the trustee:

Plan payment	Start MM/YYYY	End MM/YYYY	Total
<b>\$225.00</b>	<b>04/2025 (54 months)</b>	<b>09/2029</b>	<b>\$12,150.00</b>
TOTAL:			<b>\$12,150.00</b>

2.3 The minimum plan length is ☒ 36 months or ☐ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.2.4 The debtor will also pay the trustee **0.00** .2.5 The debtor will pay the trustee a total of \$ **13,025.00** [lines 2.1 + 2.2 + 2.4]

**Part 3. PAYMENTS BY TRUSTEE AND TRUSTEE'S FEES:** Prior to confirmation of the plan, the trustee will pay from available funds payments designated as Adequate Protection ("Adq. Pro.") under Parts 8 and 9 to creditors with claims secured by personal property. All other funds will be disbursed by the trustee following confirmation of the plan as soon as is practicable. The trustee will pay from available funds only to creditors for which proofs of claim have been filed. The trustee is not required to retain funds for any claim for which a proof of claim has not been timely filed and may disburse those funds to other claimants. The trustee may collect a fee of up to 10% of plan payments, or \$ **1,302.50** [line 2.5 x .10]

**Part 4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365]** — The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 7.

	Creditor	Description of Property
<b>4.1</b>	<b>SA Management LLC</b>	<b>Rental lease</b>

**Part 5. CLAIMS NOT IN DEFAULT** — Payments on the following claims are current. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

	Creditor	Description of Property
	<b>-NONE-</b>	

estimates.

TOTAL	\$0.00
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amount allowed on the following claims. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any. **All following entries are estimates, except for interest rate.**

TOTAL	\$3,000.00
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Part 12, Part 13, or Part 14.

TOTAL	\$0.00
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retain the liens securing their allowed secured claims to the extent provided under 11 U.S.C. §1325(a)(5)(B)(i).

TOTAL	\$0.00
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**Part 10. PRIORITY CLAIMS (not including claims under Part 11):** The trustee will pay in full all claims entitled to priority under § 507(a)(2) through (a)(10), including the following. **The amounts listed are estimates.** The trustee will pay the allowed portion of the priority amount listed in the proof of claim.

	Creditor	Claim Amount	Beginning in mo.yr.	Monthly payment	# of payments	Remaining payments	+amount paid to date by Trustee (mod plan only)	=Total payments
10.1	Attorney Fees	\$2,860.00	10/2024	\$95.33	30	\$2,860.00	\$0.00	\$2,860.00
10.2	Internal Revenue Service	\$4,844.89	10/2024	Pro Rata	Pro Rata	\$4,844.89	\$0.00	\$4,844.89
10.3	MN Dept of Revenue	\$1.00	10/2024	Pro Rata	Pro Rata	\$1.00	\$0.00	\$1.00
TOTAL								\$7,705.89

**Part 11. DOMESTIC SUPPORT OBLIGATION CLAIMS:** The trustee will pay in full all domestic support obligation claims entitled to priority under § 507(a)(1), including the following. **The amounts listed are estimates.** The trustee will pay the allowed portion of the priority amount listed in the proof of claim.

	Creditor	Claim amount	Beginning in mo./yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	=Total payments
	-NONE-							
TOTAL								\$0.00

**Part 12. SEPARATE CLASSES OF UNSECURED CLAIMS** — In addition to the class of unsecured claims specified in Part 13, there shall be separate classes of non-priority unsecured creditors including the following. The trustee will pay the allowed portion of the nonpriority amount listed in the proof of claim. **All following entries are estimates.**

	Creditor	Undersecured claim amount	Interest Rate (if any)	Beginning in mo./yr.	Monthly Payment	# of Payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
	-NONE-								
TOTAL									\$0.00

**Part 13. TIMELY FILED UNSECURED CLAIMS** — The trustee will pay holders of allowed non-priority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 6, 7, 8, 9, 10, 11, and 12 their pro rata share of approximately \$ 1,016.61 [line 2.5 minus totals in Parts 3, 6, 7, 8, 9, 10, 11, and 12].

13.1 The debtor estimates that the total unsecured claims held by creditors listed in Part 8 and 9 are \$ 0.00 .

13.2 The debtor estimates that the debtor's total unsecured claims (excluding those in Part 8 and 9) are \$ 3,675.00 .

13.3 Total estimated unsecured claims are \$ 3,675.00 [lines 13.1 + 13.2].

**Part 14. TARDILY-FILED UNSECURED CREDITORS** — All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 6, 7, 8, 9, 10, 11, 12, and 13, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed. Tardily filed claims remain subject to objection pursuant to 11 U.S.C. §502(b)(9).

**Part 15. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY:** The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays under §§ 362(a) and §§ 1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

Creditor	Description of Property (including complete legal description of real property)
-NONE-	

**Part 16. NONSTANDARD PROVISIONS:** The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

16.1	<p>Pursuant to 11 U.S.C. Section 1305, a proof of claim may be filed for taxes that become payable while the case is pending. The trustee will only pay 11 U.S.C. Section 1305 tax claims attributable to the taxable year in which the case concerning such debtor was filed, and only to the extent funds are available.</p> <p>The debtor shall send the Trustee each year during the Chapter 13 Plan, copies of his/her federal and state income tax returns at the time they are filed. If the debtor receives a refund from the federal taxing agency but owes the state taxing agency (or vice-versa), the debtor will net the two out, deduct the cost of preparing the tax returns, which debtors must verify, and pay the trustee the amount over \$1,200 for a single filer, or \$2,000 for a joint filer (not including any Earned Income Credit or Working Family Credit). Any additional amounts shall be turned over to the Chapter 13 trustee as additional plan payments.</p> <p><b>APPROVAL NOT REQUIRED TO INCUR POST PETITION DEBT.</b> Approval by the bankruptcy court, or Chapter 13 trustee, shall not be required prior to debtor incurring ordinary consumer debt while this case is pending. Letters of approval will not be provided by the Chapter 13 trustee and one is not needed for debtor to incur post-petition ordinary consumer debt in Minnesota. All parties in interest retain all rights regarding the treatment of this debt in future modified plans and motions to confirm such plans.</p> <p>Upon the granting of relief from the automatic stay, the trustee shall cease payments on account of the secured portion of the applicable claim. For any claim arising from the granting of relief from the automatic stay, surrender, foreclosure, repossession, or return of any collateral to any creditor listed in Parts 4, 5, 6, 7, 8, 9, and 16 or Non-standard provisions, for any reason, including plan modification, the trustee shall pay such claim as a general unsecured claim upon amendment of the applicable claim. Any alleged balance of any claim to such creditor shall be discharged upon the debtor receiving a discharge in this case.</p> <p>All secured creditors being paid direct (outside the Chapter 13 plan) on the plan may, upon confirmation of the plan, send debtor monthly statements and are authorized to speak to debtor about post-petition payments.</p>
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**SUMMARY OF PAYMENTS:**

Class of Payment	Amount to be paid
Payments by trustee [Part 3]	\$ <b>1,302.50</b>
Home mortgages in default [Part 6]	\$ <b>0.00</b>
Claims in Default [Part 7]	\$ <b>3,000.00</b>
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 8]	\$ <b>0.00</b>
Secured claims excluded from § 506 [Part 9]	\$ <b>0.00</b>
Priority Claims [Part 10]	\$ <b>7,705.89</b>
Domestic support obligation claims [Part 11]	\$ <b>0.00</b>
Separate classes of unsecured claims [Part 12]	\$ <b>0.00</b>
Timely filed unsecured claims [Part 13]	\$ <b>1,016.61</b>
TOTAL (must equal line 2.5)	\$ <b>13,025.00</b>

Certification regarding nonstandard provisions:

I certify that this plan contains no nonstandard provision except as placed in Part 16.

Signed: /s/ Wesley W. Scott

**Wesley W. Scott 0264787**

Attorney for debtor or debtor if pro se

Signed: /s/ Tyna Frances Williams

**Tyna Frances Williams**

Debtor 1

Signed: \_\_\_\_\_

Debtor 2 (if joint case)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:  
Tyna Frances Williams

Case No. 24-42375  
Chapter 13

Debtor.

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**NOTICE OF CONFIRMATION HEARING**

PLEASE TAKE NOTICE that the Confirmation Hearing on the Chapter 13 Plan is scheduled on May 22, 2025 at 10:30 a.m., the hearing will be conducted telephonically. Please contact Judge Fisher's Courtroom Deputy by email at [mnb\\_fisher\\_hearings@mnb.uscourts.gov](mailto:mnb_fisher_hearings@mnb.uscourts.gov) or by telephone at 651-848-1061 to obtain the dial-in information.

Any objection to the modified plan shall be filed and served not later than 48 hours prior to the time and date set for the confirmation hearing.

Dated this 23rd day of April, 2025.

LIFE BACK LAW FIRM, P.A.

/e/ JAMES JENSEN-KOWSKI #0402116  
Attorney for Debtor  
6445 Sycamore Court North  
Maple Grove, MN 55369  
(320) 252-0330  
[james@lifebacklaw.com](mailto:james@lifebacklaw.com)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:	Case No. 24-42375
Tyna Francis Williams	Chapter 13
Debtor(s)	

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**DECLARATION OF MAILING CERTIFICATE OF SERVICE**

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On 4/23/2025, I did cause a copy of the following document(s), described below:

Modified Ch 13 Plan, and Notice of Confirmation Hearing

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of Stretto, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein. Said mailing matrix was downloaded from the District of Minnesota Bankruptcy Court's official court matrix on 4/23/2025.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/23/2025

/s/ James Jensen-Kowski  
James Jensen-Kowski  
Bar No. 0402116  
LifeBack Law Firm, PA  
13 7th Avenue South  
Saint Cloud MN 56301-0000  
320-252-0330  
justice@lifebacklaw.com

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:	Case No. 24-42375
Tyna Francis Williams	Chapter 13
Debtor(s)	

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**CERTIFICATE OF SERVICE DECLARATION OF MAILING**

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On 4/23/2025, I did cause a copy of the following document(s), described below:

Modified Ch 13 Plan, and Notice of Confirmation Hearing

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document (s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 4/23/2025



Melissa Membrino  
c/o Stretto  
410 Exchange Ste 100  
Irvine, CA 92602  
(949) 222-1212  
[declaration@stretto.com](mailto:declaration@stretto.com)

I certify that on 4/23/2025, I caused a copy of the Modified Ch 13 Plan and and Notice of Confirmation Hearing to be served by First Class United States Mail service, with adequate postage to ensure delivery to:

### EXHIBIT

Minnesota Department of Revenue		Bankruptcy Section	PO Box 64447	St Paul MN 55164-0447
United States Attorney		600 US Courthouse	300 S 4th St	Minneapolis MN 55415-3070
Minneapolis		301 Diana E. Murphy U.S. Courthouse	300 South Fourth Street	Minneapolis MN 55415-1320
AmeriCash		PO BOX 1728		Des Plaines IL 60017-1728
AmeriCash Loans, L.L.C.		P.O. Box 1728		Des Plaines IL 60017-1728
Brandon S. Lefkowitz		29777 Telegraph Road, Suite 2440		Southfield MI 48034-7667
Destiny Mastercard		PO BOX 23030		Columbus GA 31902-3030
First Premier Bank		Attn: Bankruptcy Dept	Po Box 5515	Sioux Falls SD 57117-5515
Internal Revenue Service		Centralized Insolvency	PO Box 7346	Philadelphia PA 19101-7346
JEFFERSON CAPITAL SYSTEMS LLC		PO BOX 7999		SAINT CLOUD MN 56302-7999
LVNV Funding, LLC		Resurgent Capital Services	PO Box 10587	Greenville SC 29603-0587
Landlord Resource Network		225 S 6th St. Suite 3900		Minneapolis MN 55402-4622
MN Dept of Revenue		Attn: Denise Jones	PO Box 64447	Saint Paul MN 55164-0447
Midland Credit Management, Inc.		PO Box 2037		Warren MI 48090-2037
Premier Bank		301 Central Ave		Osseo MN 55369-1126
Professional Collectors Corp		Attn: Bankruptcu	755 South Main Street	Fond du Lac WI 54935-5739
Radiusglobal		9550 Regency Square Blvd		Jacksonville FL 32225-8116
SA Management LLC		233 Park Ave S		Minneapolis MN 55415-1112
SA Midtown Exc. Apt. Lmt. Part		2929 Chicago Ave		Minneapolis MN 55407-1390
SELF INC		901 E 6TH STREET SUITE 400		AUSTIN TX 78702-3241
T Mobile/T-Mobile USA Inc		by AIS Infosource, LP as agent	PO Box 248848	Oklahoma City OK 73124-8848
Telecom Selfreported		Po Box 4500		Allen TX 75013-1311
U.S. Department of Education		Ecmc/Attn: Bankruptcy	P.O. Box 16408	Saint Paul MN 55116-0408
US Department of Education		PO Box 16448		Saint Paul MN 55116-0448
Verizon		by American InfoSource as agent	4515 N Santa Fe Ave	Oklahoma City OK 73118-7901
WISCONSIN RADIOLOGY SPECIALIST		3416 ROOSEVELT RD		KENOSHA WI 53142-3937
XCEL ENERGY		ATTN ATTN BANKRUPTCY DEPARTMENT	PO BOX 9477	MINNEAPOLIS MN 55484-0001
Gregory A Burrell		100 South Fifth Street	Suite 480	Minneapolis MN 55402-1250
James Jensen-Kowski		LifeBack Law Firm, PA	6445 Sycamore Court North	Maple Grove MN 55369-6028
Tyna Frances Williams		2929 Chicago Ave Apt #333		Minneapolis MN 55407-4251
Wesley W. Scott		LifeBack Law Firm, PA	13 Seventh Ave S	St Cloud MN 56301-4259